

VISION BANK TEXAS

	CPP Disbursement Date 04/24/2009	Cert 58447	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$76	\$107	40.8%		
Loans	\$49	\$55	13.3%		
Construction & development	\$4	\$6	68.0%		
Closed-end 1-4 family residential	\$13	\$16	28.8%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-31.4%		
Commercial & Industrial	\$12	\$10	-15.1%		
Commercial real estate	\$19	\$21	10.6%		
Unused commitments	\$6	\$13	129.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$7	139.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$10	\$34	256.7%		
Cash & balances due	\$14	\$10	-29.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$64	\$96	49.5%		
Deposits	\$57	\$90	59.4%		
Total other borrowings	\$7	\$5	-27.8%		
FHLB advances	\$7	\$5	-27.8%		
Equity					
Equity capital at quarter end	\$12	\$12	-5.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	16.4%	11.4%	--		
Tier 1 risk based capital ratio	24.8%	19.6%	--		
Total risk based capital ratio	26.1%	20.8%	--		
Return on equity ¹	1.5%	1.3%	--		
Return on assets ¹	0.2%	0.2%	--		
Net interest margin ¹	4.3%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	0.0%	469.3%	--		
Loss provision to net charge-offs (qtr)	-209.5%	-950.0%	--		
Net charge-offs to average loans and leases ¹	-0.2%	-0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	2.1%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.4%	0.0%	0.0%	--